

Take a look at Horace Mann's qualified group variable annuity program for Iowa

An annuity offers some significant features and guarantees. As life expectancies increase, a key retirement concern is outliving your money. With an annuity you have the opportunity to choose lifetime income options, which would supply you with income you are guaranteed not to outlive. In addition, if you die before you retire, a guaranteed minimum death benefit rider provides some safeguards for your family. With a Horace Mann Life Insurance Company qualified group variable annuity you can get that and more.

Horace Mann has partnered with a number of well known investment firms to provide educators a full range of investment options that span a wide spectrum of investment styles. From large company growth to bond options, we can help match your personal investment comfort level with the appropriate investment options. You can re-allocate your money, use dollar-cost-averaging, or use systematic rebalancing to maintain your desired investment strategy. You can also allocate contributions to a fixed account with a guaranteed interest rate.

A variable annuity is an insurance product designed to help meet retirement needs and should be seen as part of a long-term retirement plan. However, we understand investors may want to monitor the performance results of the investment options available within our variable annuities. Therefore, we provide these monthly performance updates.

Take a few minutes to review the results; we caution you to not make a purchase or allocation decision based solely on the numbers in the following tables. You may be tempted to try to chase the investment options providing the best current results. However, for that to work, you have to be right twice. You have to know when to start investing in an option and when to stop. Those are tough calls, even for professional money managers. Stock market and individual investment option performance often comes in spurts easily missed while you're waiting for just the right time to make changes.

At Horace Mann, we recommend you keep a long range focus, as annuities are long-term investments, and work closely with a Horace Mann representative to keep your goals and risk tolerance in sync with your investment option choices.

Investment options performance As of September 30, 2008

These tables reflect the three-month return and average annual rates of return for each investment option within the qualified group variable annuity program. The effective date of the qualified group variable annuity is Jan. 2, 2008. All results for periods prior to the stated inclusion dates are hypothetical performance and the results after those dates are actual performance of the investment options in the qualified group variable annuity program.

The three-month return and average annual rates of return assume premiums were paid as of the beginning of the period indicated. The three-month return and average annual rates of return of each variable subaccount were adjusted for a 0.95 percent mortality and expense fee.

All returns in the tables below are based on a \$10,000 investment and assume no optional benefit riders have been elected. The returns reflect the maximum fees/charges as described above, including the annual maintenance fee. Certificates issued with lower fees/charges could experience more favorable returns. Returns could be lower if any optional benefit riders have been elected. You should refer to your certificate for your specific fees/charges. The returns measure past performance and do not guarantee future results. The actual experience may vary based on the amount of the premium and the date premium payments were made. The investment return and value of a variable annuity will fluctuate, depending on the performance of the selected investment options, and the value of the variable annuity may be worth more or less than the original investment when withdrawn. Current performance may be higher or lower than the performance data quoted. Monthly performance updates are available at <http://www.horacemann.com/qgva.pdf>.

The results in the two following tables include performance results for investment options for time periods prior to their inclusion in the contract. These results for periods prior to inclusion are calculated as if the options were part of the contract during those periods to provide historical perspective on the options and are not actual performance in the contract.

Return if money remained invested

The results in the table below represent the return if all money remained invested in the contract at the end of the applicable time period. They reflect the mortality and expense fee and the annual maintenance fee. Because the money remained invested, they do not reflect surrender charges.

Variable Investment Options	Inception Date	Since inception	Since inclusion **	10 years	5 years	1 year	3 months
Lifecycle							
Wilshire VIT 2015 Moderate Fund	May-06	0.18%	-7.21%	--%	--%	-8.06%	-0.86%
Wilshire VIT 2025 Moderate Fund	May-06	-0.37%	-8.39%	--%	--%	-9.88%	-0.97%
Wilshire VIT 2035 Moderate Fund	May-06	-1.46%	-10.34%	--%	--%	-13.10%	-0.91%
Large value							
Davis Value Portfolio	Jun-99	3.08%	-10.66%	--%	7.75%	-14.36%	-2.88%
Large core							
Fidelity VIP Growth and Income Portfolio (SC2)	Dec-96	5.55%	-11.21%	2.19%	5.71%	-9.78%	-1.75%
Fidelity VIP Index 500 Portfolio (SC2)	Aug-92	8.10%	-10.42%	1.61%	6.36%	-13.44%	-2.82%
Large growth							
Fidelity VIP Growth Portfolio (SC2)	Oct-86	9.37%	-9.67%	2.62%	7.99%	0.02%	3.59%
Mid value							
AllianceBernstein VPS Small/Mid Cap Value	May-01	9.22%	-6.34%	--%	10.18%	-18.12%	-3.40%
Mid core							
*Rainier Small/Mid Cap Equity Portfolio	May-94	12.54%	-9.57%	7.93%	15.10%	-9.17%	4.07%
Mid growth							
Wells Fargo Advantage VT Discovery Fund SM	May-92	9.32%	-1.65%	8.08%	15.04%	1.78%	17.34%
Small value							
Royce Capital Fund Small Cap Portfolio	Dec-96	12.37%	2.18%	11.43%	13.41%	-10.74%	2.03%
Small core							
Dreyfus Inv Portfolio: Small Cap Stock Index Portfolio SS (1)	May-02	5.27%	-5.41%	--%	9.93%	-15.89%	-0.03%
Small growth							
Delaware VIP Trend Series (Service Class)	Apr-00	-1.79%	-13.17%	--%	6.22%	-14.62%	1.60%
International							
Fidelity VIP Overseas Portfolio (SC2)	Jan-87	6.34%	-10.69%	4.22%	15.49%	-8.15%	-0.77%
Real estate							
Delaware VIP REIT Series (Service Class) (2)	May-00	12.39%	-8.87%	--%	12.04%	-13.22%	-4.72%
Bond							
Fidelity VIP High Income Portfolio (SC2)	Sep-85	3.41%	-0.98%	0.11%	5.55%	-1.78%	1.75%
Fidelity VIP Investment Grade Bond Portfolio (SC2)	Dec-88	4.74%	-1.08%	4.15%	1.97%	2.67%	-1.12%

** Inclusion date – the date the investment options were first available in the group variable annuity program – is the program's effective date: Jan. 2, 2008, with the exception of those options noted in footnotes 1 and 2. Those inclusion dates are listed on the back page.

Return if money remained invested

	Inception Date	Since inception	Since inclusion **	10 years	5 years	1 year	3 months
Variable Investment Options							
Balanced							
Wilshire VIT Balanced Fund	Oct-89	6.57%	-8.77%	2.01%	4.27%	-10.64%	-2.39%
Money market							
T Rowe Price Prime Reserve Portfolio	Dec-96	2.68%	0.84%	2.44%	1.97%	2.79%	0.30%

Return if money withdrawn early

The results in the table below represent the return if the contract was surrendered at the end of the applicable time period and reflect the mortality and expense fee, surrender charges and the annual maintenance fee.

	Inception Date	Since inception	Since inclusion **	10 years	5 years	1 year	3 months
Variable Investment Options							
Lifecycle							
Wilshire VIT 2015 Moderate Fund	May-06	0.18%	-7.21%	--%	--%	-8.06%	-0.86%
Wilshire VIT 2025 Moderate Fund	May-06	-0.37%	-8.39%	--%	--%	-9.88%	-0.97%
Wilshire VIT 2035 Moderate Fund	May-06	-1.46%	-10.34%	--%	--%	-13.10%	-0.91%
Large value							
Davis Value Portfolio	Jun-99	3.08%	-10.66%	--%	7.75%	-14.36%	-2.88%
Large core							
Fidelity VIP Growth and Income Portfolio (SC2)	Dec-96	5.55%	-11.21%	2.19%	5.71%	-9.78%	-1.75%
Fidelity VIP Index 500 Portfolio (SC2)	Aug-92	8.10%	-10.42%	1.61%	6.36%	-13.44%	-2.82%
Large growth							
Fidelity VIP Growth Portfolio (SC2)	Oct-86	9.37%	-9.67%	2.62%	7.99%	0.02%	3.59%
Mid value							
AllianceBernstein VPS Small/Mid Cap Value	May-01	9.22%	-6.34%	--%	10.18%	-18.12%	-3.40%
Mid core							
*Rainier Small/Mid Cap Equity Portfolio	May-94	12.54%	-9.57%	7.93%	15.10%	-9.17%	4.07%
Mid growth							
Wells Fargo Advantage VT Discovery Fund SM	May-92	9.32%	-1.65%	8.08%	15.04%	1.78%	17.34%
Small value							
Royce Capital Fund Small Cap Portfolio	Dec-96	12.37%	2.18%	11.43%	13.41%	-10.74%	2.03%
Small core							
Dreyfus Inv Portfolio: Small Cap Stock Index Portfolio SS (1)	May-02	5.27%	-5.41%	--%	9.93%	-15.89%	-0.03%
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Delaware VIP Trend Series (Service Class)	Apr-00	-1.79%	-13.17%	--%	6.22%	-14.62%	1.60%
International							
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Return if money withdrawn early

	Inception Date	Since inception	Since inclusion **	10 years	5 years	1 year	3 months
Variable Investment Options							
Bond							
Fidelity VIP High Income Portfolio (SC2)	Sep-85	3.41%	-0.98%	0.11%	5.55%	-1.78%	1.75%
Fidelity VIP Investment Grade Bond Portfolio (SC2)	Dec-88	4.74%	-1.08%	4.15%	1.97%	2.67%	-1.12%
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Wilshire VIT Balanced Fund	Oct-89	6.57%	-8.77%	2.01%	4.27%	-10.64%	-2.39%
Money market							
T Rowe Price Prime Reserve Portfolio	Dec-96	2.68%	0.84%	2.44%	1.97%	2.79%	0.30%

Standardized performance

This table shows standardized performance for all investment options based on the actual performance, including the mortality and expense fee, the annual maintenance fee and surrender charges, since the options were included in the Single premium contract. Performance is only included for time periods since the options were included in the contract and all other time periods are blank.

	Inception Date	Since inclusion **	10 years	5 years	1 year	3 months
Variable Investment Options						
Wilshire VIT 2015 Moderate Fund	May-06	-7.21%	--%	--%	--%	-0.86%
Wilshire VIT 2025 Moderate Fund	May-06	-8.39%	--%	--%	--%	-0.97%
Wilshire VIT 2035 Moderate Fund	May-06	-10.34%	--%	--%	--%	-0.91%
Large value						
Davis Value Portfolio	Jun-99	-10.66%	--%	--%	--%	-2.88%
Large core						
Fidelity VIP Growth and Income Portfolio (SC2)	Dec-96	-11.21%	--%	--%	--%	-1.75%
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Mid value						
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Mid core						
*Rainier Small/Mid Cap Equity Portfolio	May-94	-9.57%	--%	--%	--%	4.07%
Mid growth						
Wells Fargo Advantage VT Discovery Fund SM	May-92	-1.65%	--%	--%	--%	17.34%
Small value						
Royce Capital Fund Small Cap Portfolio	Dec-96	2.18%	--%	--%	--%	2.03%
Small core						
Dreyfus Inv Portfolio: Small Cap Stock Index Portfolio SS (1)	May-02	-5.41%	--%	--%	--%	--%

**** Inclusion date** – the date the investment options were first available in the group variable annuity program – is the program's effective date: Jan. 2, 2008, with the exception of those options noted in footnotes 1 and 2. Those inclusion dates are listed on the back page.

Standardized performance

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Variable Investment Options						
Small growth						
Delaware VIP Trend Series (Service Class)	Apr-00	-13.17%	--%	--%	--%	1.60%
International						
Fidelity VIP Overseas Portfolio (SC2)	Jan-87	-10.69%	--%	--%	--%	-0.77%
Real estate						
Delaware VIP REIT Series (Service Class) (2)	May-00	-8.87%	--%	--%	--%	--%
Bond						
Fidelity VIP High Income Portfolio (SC2)	Sep-85	-0.98%	--%	--%	--%	1.75%
Fidelity VIP Investment Grade Bond Portfolio (SC2)	Dec-88	-1.08%	--%	--%	--%	-1.12%
Balanced						
Wilshire VIT Balanced Fund	Oct-89	-8.77%	--%	--%	--%	-2.39%
Money market						
T Rowe Price Prime Reserve Portfolio	Dec-96	0.84%	--%	--%	--%	0.30%

*** Inclusion date – the date the investment options were first available in the group variable annuity program – is the program's effective date: Jan. 2, 2008, with the exception of those options noted in footnotes 1 and 2. Those inclusion dates are listed on the back page.*

Qualified group variable annuity information for Iowa

More information about Horace Mann Life Insurance Company, the qualified group variable annuity and the underlying investment options of the qualified group variable annuity, including the charges and expenses can be found in the current prospectuses. You can receive prospectuses from your Horace Mann representative, by calling 1-800-999- 1030 or via our web site www.horacemann.com. You should read the group contract prospectus and the underlying investment option prospectuses carefully and consider the investment objectives, risks and charges and expenses carefully before you invest or send money. Horace Mann Life Insurance Company underwrites these variable annuity contracts, which are offered by Horace Mann Investors, Inc., member FINRA. Horace Mann Investors, Inc. is located at #1 Horace Mann Plaza, Springfield, IL 62715.

Due to market volatility, short-term returns may not be indicative of longer-term results. While all investing involves some risk there are greater risks associated with investing in small size companies, mid-size companies, international securities, high-yield bonds and socially responsible portfolios. These risks are presented in detail in the prospectuses.

Distributions from an annuity may be subject to federal income taxes. The IRS restricts distributions from 403(b) annuities before age 59½ and 457(b) eligible annuities before age 70½. In addition, there may be a 10% penalty tax on distributions

The guarantees in these contracts are provided by Horace Mann Life Insurance Company and are based on the claims paying ability of the company.

Wilshire Associates Incorporated became the investment advisor for the Horace Mann Mutual Funds variable investment options on March 1, 1999. The advisor and/or sub advisors managing these Funds' assets have varied over the periods shown. Please see the prospectus for additional details. On Sept. 30, 2004, sponsorship of these Funds was transferred to Wilshire Associates Incorporated, and the names of the Funds were changed to Wilshire VIT.

The variable investment option names in the tables may not match the names in the footnotes due to abbreviations.

The trademarks used herein are owned by, and used with the permission of, the respective companies.

(1) Dreyfus Inv Portfolio: Small Cap Stock Index Portfolio (Service Shares) was included in the group variable annuity program on May 1, 2008 (inclusion date).

(2) The Delaware VIP REIT Series (Service Class) was included in the group variable annuity program on June 2, 2008 (inclusion date).